



# Fraud Newsletter

April 2007

*Sheriff Steve Mansfield*

## **Fraud and ID Theft Information – To Better Protect the Residents of Lewis County**

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*"If it's too good to be true  
it normally is"*

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**Fraud is simply a theft by trick. It can take the form of chain letters claiming huge amounts of cash to those who send money in or people claiming they will provide a service and never do.**

**Identity theft and identity fraud are terms used to refer to all types of crimes in which someone wrongfully obtains and uses another person's personal data in a way that involves fraud or deception for economic gain. This newsletter is intended to keep the public informed of the most recent fraud schemes happening in our county. It will also provide resources to help you take precautions to protect yourself from these vicious crimes.**

### **PROTECT YOUR ID**

- 1** Always know who you are providing personal information to
- 2** If you use passwords to access accounts make sure to change them often
- 3** Never provide personal information in response to any unsolicited offer
- 4** Know the company you are dealing with when making online purchases

## **Current Scams and Frauds Hitting Lewis County**

### **Senior Frauds**

**We know that US Consumers lose billions of dollars to fraud every year. People over 50 are especially vulnerable and account for over half of all fraud victims. Lewis County has experienced a marked increase in crimes targeted against this age group. People who commit these types of crimes often target older people knowing they have spent a lifetime earning their savings. These criminals go wherever they can to find money to steal. They use everyday tools - the mailbox, the telephone, the Internet – to reach into your pockets. Older adults are prime targets for dishonest firms which deliberately prey on the goodness, loneliness, and sometimes gullibility of people who have reached their golden years. In this issue of the newsletter we will address one of those methods and ways to protect yourself.**

### Counterfeit Cashier's Checks

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*"Internet fraud is the fastest growing crime in the US"*

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This past month the Lewis County Sheriff's Office has been alerted to several instances of the "Counterfeit Cashier's Check Scheme" hitting our county. The scheme targets individuals using either printed or Internet classified advertisements to sell merchandise. Typically, an interested party located outside the United States contacts the seller. They are told the buyer has an associate in the US who will handle the delivery of the item to them. The associate will be taking care of sending the money to the buyer in the form of a cashier's check. Because the associate owes the buyer additional money the check will be well (hundreds or thousands of dollars) over the purchase price of the item.

The seller is told to use a portion of the excess amount to pay the shipping costs associated with getting the merchandise to his location. The seller is instructed to deposit the check, and as soon as it clears, subtract the purchase price, and wire the excess funds back to the buyer. In most cases the buyer is living in Europe or West Africa.

Because a cashier's check is used, a bank will typically release the funds immediately, or after a one or two day hold. Falsely believing the check has cleared, the seller wires the money as instructed.

In some cases, the buyer is able to convince the seller that some circumstance has arisen that necessitates the cancellation of the sale, and is successful in conning the victim into sending the remainder of the money. Shortly thereafter, the victim's bank notifies him the check was fraudulent, and the bank holds the victim responsible for the full amount of the check.

#### Keys to the Scheme:

1. Buyers outside the US.
2. Over payment for the purchased item
3. No discussion on the purchase price
4. Wire of money back to the buyer

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*"Vigilance is the only real protection against Internet fraud"*

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The Internet is a powerful tool used by both legitimate businesses and scam artists alike. Always take steps to protect yourself and your personal information as you would protect your home or car.

#### Other Resources

Phone Busters (Canadian Link) - <http://www.phonebusters.com/>

The Federal Citizen Information Center -  
<http://www.pueblo.gsa.gov/scamsdesc.htm>

The Federal Trade Commission - <http://www.consumer.gov/idtheft/>

The FBI Fraud Information page -  
<http://www.fbi.gov/maicases/fraud/fraudschemes.htm>

The Internet Crime Complaint Center - <http://www.ic3.gov/>

#### Lewis County Sheriff's Office Mission Statement

To make a positive difference for members of our community by seeking and finding ways to affirmatively promote, preserve and deliver a feeling of security, safety and quality service.



**Sheriff Steve Mansfield**

*Committed to make a difference.*